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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	Application No. 10/510,277	Applicant(s) MADHOK ET AL.	
	Examiner Gerald C. Vizvary	Art Unit 3609	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☐ Responsive to communication(s) filed on \_\_\_\_.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_ is/are allowed.
- 6) ☐ Claim(s) \_\_\_\_ is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |  |
|--|--|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. ____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | 5) <input type="checkbox"/> Notice of Informal Patent Application                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date <u>8/15/2005</u> | 6) <input type="checkbox"/> Other: ____  |

## **DETAILED ACTION**

### ***Information Disclosure Statement***

1. The information disclosure statement (IDS) submitted on 8/15/2005 was considered by the examiner.

### ***Claim Rejections - 35 USC § 112***

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter, which the applicant regards as his invention.

3. Claim 30 is rejected under 35 U.S.C. 112, second paragraph, as being incomplete for omitting essential structural cooperative relationships of elements, such omission amounting to a gap between the necessary structural connections. See MPEP § 2172.01. The omitted structural cooperative relationships are: the connection between the messaging service and the voice command. For purposes of the prosecution, the examiner interprets claim 30 to mean that the messaging service is activated by voice command.

### ***Claim Rejections - 35 USC § 102***

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. Claims 1-9, 12-14, 16 & 17 are rejected under 35 U.S.C. 102(b) as being anticipated by Rangarajan US 6185609 B1.

As for claim 1, Rangarajan US 6185609 B1 shows a banking transaction fraud control system, said banking transaction fraud control system used for informing a user about the financial transaction, said financial transaction is through a point of sale terminal, said system comprising an event listener module for detecting the occurrence of the event ("The `start incoming event threads` procedure 705 generates enough threads to handle (at most) the maximum number of events expected during the time required to process the longest event. Next a `receive API event listener registration` procedure 707 waits for an API to register with the process 700." Rangarajan US 6185609 B1 col. 9 lines 15-20);

an event processor module for normalizing the event ("The `server event handler` thread 233 receives event conditions from the JNI/PMI procedure 241 and passes these events to the client 201 associated with the server object 231." Rangarajan US 6185609 B1 col. 7 lines 20-23);

a rule engine module for processing the event as per defined rules ("The server initialization process 400 initiates at a `server object start` terminal 401 and continues to a `start initial PMI thread` process 403 that starts the initial PMI access thread. This thread is used to initialize the PMI through the JNI. This thread also establishes the locking mechanisms used to serialize access, by other PMI operation threads within the server object,

to the PMI framework” Rangarajan US 6185609 B1 col. 7 line 62-col. 8 line 2);

a logic processor module for analyzing the output (“The computer controlled method includes the client application instantiating an application programmer interface (API) that comprises a logical object and includes the client application invoking a programmed-method of the logical object.” Rangarajan US 6185609 B1 col. 3 lines 54-58);

a notification handler module for selecting the relevant gateway (“3. The invention locates recursive and other compute or I/O intensive operations at the server thus limiting the processing impact on the client and limiting the data flow over the client/server communication mechanism.” Rangarajan US 6185609 B1 col. 18 lines 58-61);

a messaging gateway for sending messages on said user hand held device (“The client 201 communicates to a server 203 that often is hosted on a computer separate from the computer that hosts the client 201. An application 205 executes in the client 201 and invokes procedures from an API 207. The API 207 can be an object-oriented framework or a procedural library. The API 207 communicates to a Java-Management-Adapter (JMA) 209 that resides on the server 203. The JMA 209 uses a Java-Native-Interface (JNI) 211 to access the functions of a portable

management interface (PMI) 213.” Rangarajan US 6185609 B1 col. 6 lines 50-59); and

a validation handler module for authenticating said card transaction (“Once the ‘PMI operation’ thread 239 obtains the exclusion lock 237 the ‘PMI operation’ thread 239 can invoke a JNI/PMI procedure 241 to access the requested service.” Rangarajan US 6185609 B1 col. 7 lines 17-19).

As for claim 2, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein the event listeners are components (“void addAlarmListener (AlarmLogEventListener listener, AlarmRecordAttributeSet attrs)--This method registers a method as an alarm listener with the MIS so that the MIS will send alarm objects to the registered method. The locality of this method is at the client. void removeAlarmListener (AlarmLogEventListener listener)--This method removes the previously registered alarm listener from the list of registered listeners. The locality of this method is at the client.” Rangarajan US 6185609 B1 col. 7 lines 55-64).

An alarm log component listing is shown in col. 15 lines 1-38.

As for claim 3, Rangarajan US 6185609 B1 shows a system as recited in claim 2 wherein the components constantly monitor the state of said card fraud control system (“Monitoring this information in a thin-client/fat-server environment would allow a user or network administrator to monitor network from inexpensive thin-

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clients or from a Java enabled web browser." Rangarajan US 6185609 B1 col. 3 lines 21-24).

As for claim 4, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein on detection of an event the relevant information is extracted ("The client 201 communicates to a server 203 that often is hosted on a computer separate from the computer that hosts the client 201. An application 205 executes in the client 201 and invokes procedures from an API 207. The API 207 can be an object-oriented framework or a procedural library." Rangarajan US 6185609 B1 col. 6 lines 50-55).

As for claim 5, Rangarajan US 6185609 B1 shows a system as recited in claim 2 wherein said components activate the said event processor ("The `PMI operation` thread 239 is started by the `controlling PMI` thread 235 in response receipt, by the server object 231, of a request to perform an operation from the API 207. Once the `PMI operation` thread 239 obtains the exclusion lock 237 the `PMI operation` thread 239 can invoke a JNI/PMI procedure 241 to access the requested service. Rangarajan US 6185609 B1 col. 7 lines 13-19).

As for claim 6, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein said event processor converts the input into an extensible markup language format ("The client 201 communicates to a server 203 that often is hosted on a computer separate from the computer that hosts the client 201. An

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application 205 executes in the client 201 and invokes procedures from an API 207. The API 207 can be an object-oriented framework or a procedural library. Rangarajan US 6185609 B1 col. 6 lines 50-55) where a framework is described as ("A framework is a set of classes that provide extensible facilities (using object-oriented methodologies) for performing services for the application program that uses the framework." Rangarajan US 6185609 B1 col. 5 lines 1-4)

As for claim 7, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein the said user can create said rules ("The present invention provides an apparatus, method and computer program product for providing an application executing on a client, with an alarm API for interfacing to a MIS executing on a server. One aspect of the invention includes a computer controlled method for providing a client application with access to a management information service (MIS) provided by a server." Rangarajan US 6185609 B1 col. 3 lines 47-50).

As for claim 8, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein said rules can be changed by said user using messaging service ("The present invention provides an apparatus, method and computer program product for providing an application executing on a client, with an alarm API for interfacing to a MIS executing on a server. One aspect of the invention includes a computer controlled method for providing a client application with access to a management information service (MIS) provided by a server." Rangarajan US 6185609 B1 col. 3 lines 47-50).



As for claim 9, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein said rules can be changed by said user through a computer terminal ("The present invention provides an apparatus, method and computer program product for providing an application executing on a client, with an alarm API for interfacing to a MIS executing on a server. One aspect of the invention includes a computer controlled method for providing a client application with access to a management information service (MIS) provided by a server." Rangarajan US 6185609 B1 col. 3 lines 47-50).

As for claim 12, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein said logic processor sets the order of precedence ("The computer controlled method includes the client application instantiating an application programmer interface (API) that comprises a logical object and includes the client application invoking a programmed-method of the logical object. In addition the server executes the programmed-method to access the MIS." Rangarajan US 6185609 B1 col. 3 lines 54-59).

As for claim 13, Rangarajan US 6185609 B1 shows a system as recited in claim 12 wherein said order of precedence is decline, authorize and notify. ("The API 207 communicates to a Java-Management-Adapter (JMA) 209 that resides on the server 203. The JMA 209 uses a Java-Native-Interface (JNI) 211 to access the functions of a portable management interface (PMI) 213. The PMI 213 is a

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multi-thread unsafe framework (written in C++) that provides access to a management information service (MIS) 215 (for example, Sun Microsystems Inc.'s Enterprise Manager.TM.).” Rangarajan US 6185609 B1 col. 6 lines 55-62) and (“The server object environment 230 includes a server object 231 that contains a ‘server event handler’ thread 233 and a ‘controlling PMI’ thread 235 that creates an exclusion lock 237. The exclusion lock 237 serializes a thread, such as a ‘PMI operation’ thread 239 that operates on a JNI/PMI procedure 241. The ‘PMI operation’ thread 239 is started by the ‘controlling PMI’ thread 235 in response receipt, by the server object 231, of a request to perform an operation from the API 207. Once the ‘PMI operation’ thread 239 obtains the exclusion lock 237 the ‘PMI operation’ thread 239 can invoke a JNI/PMI procedure 241 to access the requested service. The ‘server event handler’ thread 233 receives event conditions from the JNI/PMI procedure 241 and passes these events to the client 201 associated with the server object 231. Rangarajan US 6185609 B1 col. 7 lines 7-23)

As for claim 14, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein said messaging gateway is a short message service gateway (“The thin-client often receives an AlarmRecord in response to subsequently described methods. To minimize the amount of memory used in the thin-client and the bandwidth required between the thin-client and fat-server that contains the network database so only selected portions of the AlarmRecord (the attributes-of-interest) are transferred. Rangarajan US 6185609 B1 col. 12 lines 24-29).

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As for claim 16, Rangarajan US 6185609 B1 shows a system as recited in claim 1 wherein said validation handler module captures the personal identification number of said user ("The `receive API event listener registration` procedure 707 stores the identification of the API and the event types that are of interest to the API." Rangarajan US 6185609 B1 col. 9 lines 23-25) where ("The apparatus comprises an instantiation mechanism configured to instantiate, responsive to said client application, an application programmer interface (API)" Rangarajan US 6185609 B1 col. 3 lines 65-67)

As for claim 17, Rangarajan US 6185609 B1 shows a system as recited in claim 1, wherein the system is embodied as a computer program ("The present invention provides an apparatus, method and computer program product for providing an application executing on a client, with an alarm API for interfacing to a MIS executing on a server." Rangarajan US 6185609 B1 col. 3 lines 47-50).

6. Claims 18-22, 24-29 are rejected under 35 U.S.C. 102(b) as being anticipated by Downing US 5,963,647.

As for claim 18, Downing US 5,963,647 shows a banking transaction fraud control method, said banking transaction fraud control method used for informing a user about the financial transaction, said financial transaction is through point of sale terminal, said method comprising steps of:

requesting a financial transaction ("Moreover, it will be appreciated that transactions may be requested and funds received through branch offices instead of through the self-service terminals referred to above." Downing US 5,963,647 col. 5, lines 40-42);

receiving of the request by the acquiring bank ("In the system 1, the various sender terminals 4, 6, and 8 and recipient terminals 10, 12, and 14 communicate with respective front-end processor (FEP) systems 18 and 22. As known in the art, an FEP typically is maintained by a particular financial institution, such as a local bank." Downing US 5,963,647 col. 5, lines 40-42);

forwarding the request to the issuing bank ("As known in the art, an FEP typically is maintained by a particular financial institution, such as a local bank. The FEP provides service provider information and network control data to the terminals connected thereto." Downing US 5,963,647 col. 5, lines 49-51);

forwarding the request from said issuing bank to banking transaction fraud control system ("The funds are then logged by the system to the TIF 36 and the SDN is checked to comply with applicable regulations, such as international anti-terrorism identity checks and country specific regulations. Although not shown, it is preferred that the sender's FEP perform a fraud/MIS analysis to ensure transaction integrity." Downing US 5,963,647 col. 6, lines 53-58) and;

authorizing said financial transaction ("Once the requested transaction has been confirmed and logged, the sender terminal prints a record of the transaction. This record shows the following: terminal ID, date and time; the transfer authorization amount in the destination currency; any transaction fee applied by the network; the transfer confirmation reference number; the recipient's name; and the balance of the source account." Downing US 5,963,647 col. 6, lines 59-65).

As for claim 19, Downing US 5,963,647 shows a method as recited in claim 18 wherein requesting a banking transaction is through a card swipe terminal ("FIGS. 5A to 5C are flow charts which illustrates a process by which a sender requests a fund transfer using a CAT. At S1, a user session is initiated by the sender dipping the sender's card in the card reader and entering the sender's personal identification number (PIN) with the touch screen." Downing US 5,963,647 col. 10, lines 38-42).

As for claim 20, Downing US 5,963,647 shows a method as recited in claim 18 wherein requesting a banking transaction is through a computer terminal ("Alternatively, the system may be accessed through a personal computer (PC) serving as a home banking terminal 4. Additionally, a user terminal may comprise a PC or workstation 8 located within a secure branch site that is configured to operate as a CAT (referred to herein as a PCCAT)." Downing US 5,963,647 col. 5, lines 28-33).

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As for claim 21, Downing US 5,963,647 shows a method as recited in claim 18 wherein the authorizing said banking transaction is done through messaging service ("In the system 1, the various sender terminals 4, 6, and 8 and recipient terminals 10, 12, and 14 communicate with respective front-end processor (FEP) systems 18 and 22. As known in the art, an FEP typically is maintained by a particular financial institution, such as a local bank. The FEP provides service provider information and network control data to the terminals connected thereto." Downing US 5,963,647 col. 5, lines 47-54)

As for claim 22, Downing US 5,963,647 shows a method as recited in claim 18 wherein the authorizing said banking transaction is done by entering a personal identification number ("The sender enters a personal identification number (PIN) which is used along with information read from magnetically encoded information on the sender's card to authenticate the sender's request. Downing US 5,963,647 col. 6, lines 18-21).

As for claim 24, Downing US 5,963,647 shows a banking transaction fraud control method, said banking transaction fraud control method used for informing a user about the financial transaction, said financial transaction is through a point of sale terminal, said method comprising steps of:

requesting a financial transaction ("Moreover, it will be appreciated that transactions may be requested and funds received through branch offices instead of through the self-service terminals referred to above." Downing US 5,963,647 col. 5, lines 40-42);

receiving of the request by the acquiring bank ("In the system 1, the various sender terminals 4, 6, and 8 and recipient terminals 10, 12, and 14 communicate with respective front-end processor (FEP) systems 18 and 22. As known in the art, an FEP typically is maintained by a particular financial institution, such as a local bank." Downing US 5,963,647 col. 5, lines 40-42);

forwarding the request to the issuing bank ("As known in the art, an FEP typically is maintained by a particular financial institution, such as a local bank. The FEP provides service provider information and network control data to the terminals connected thereto." Downing US 5,963,647 col. 5, lines 49-51);

forwarding the request from said issuing bank to banking transaction fraud control system ("The funds are then logged by the system to the TIF 36 and the SDN is checked to comply with applicable regulations, such as international anti-terrorism identity checks and country specific regulations. Although not shown, it is preferred that the sender's FEP

perform a fraud/MIS analysis to ensure transaction integrity.” Downing US 5,963,647 col. 6, lines 53-58);

and notifying said financial transaction (“ Once the requested transaction has been confirmed and logged, the sender terminal prints a record of the transaction. This record shows the following: terminal ID, date and time; the transfer authorization amount in the destination currency; any transaction fee applied by the network; the transfer confirmation reference number; the recipient's name; and the balance of the source account.” Downing US 5,963,647 col. 6, lines 59-65).

As for claim 25, Downing US 5,963,647 shows a method as recited in claim 24 wherein the requesting a financial transaction is through a card swipe terminal (“FIGS. 5A to 5C are flow charts which illustrates a process by which a sender requests a fund transfer using a CAT. At S1, a user session is initiated by the sender dipping the sender's card in the card reader and entering the sender's personal identification number (PIN) with the touch screen.” Downing US 5,963,647 col. 10, lines 38-42).

As for claim 26, Downing US 5,963,647 shows a method as recited in claim 24 wherein the requesting a financial transaction is through a computer terminal (“For example, a sender 2 may access the system with a CAT 6 as described above in reference to FIG. 1, or an equivalent ATM. Alternatively, the system



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may be accessed through a personal computer (PC) serving as a home banking terminal 4. Additionally, a user terminal may comprise a PC or workstation 8 located within a secure branch site that is configured to operate as a CAT (referred to herein as a PCCAT)." Downing US 5,963,647 col. 5, lines 28-33).

As for claim 27, Downing US 5,963,647 shows a method as recited in claim 24 wherein the notifying said financial transaction is done through a messaging service ("In the system 1, the various sender terminals 4, 6, and 8 and recipient terminals 10, 12, and 14 communicate with respective front-end processor (FEP) systems 18 and 22. As known in the art, an FEP typically is maintained by a particular financial institution, such as a local bank. The FEP provides service provider information and network control data to the terminals connected thereto. Conventionally, data is exchanged in a message format consisting of a request from the user terminal and a response from the FEP. Although only a sender FEP 18 and a recipient FEP 22 are shown, several FEPs are utilized to support thousands of user terminals connected together. The elements communicate in a manner known in the art through a communications network referred to generally as network switch 24. Downing US 5,963,647 col. 5, line 47-60).

As for claim 28, Downing US 5,963,647 shows a method as recited in claim 24 wherein said messaging service is a short message service ("The internal components of the CAT 6 include a microcontroller 63 and a communication device 65 for communication with a front end host system 18. As known in the

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art, a principle function of the microcontroller 63 is to control the display of information from the front end 18 and to convey the information input by the user with the card reader 64 and touch screen 62. The microcontroller also executes software that controls the operation of dispensing mechanism 66, the depository 68, and the printer 69." Downing US 5,963,647 col. 5, line 6-15).

As for claim 29, Downing US 5,963,647 shows a method as recited in claim 24 wherein said messaging service is a multimedia service ("FIG. 1 illustrates some of the features of a standard CAT 6. Structures which generally correspond to those found in a conventional ATM include: a dip-type magnetic card reader 64 for reading information encoded on a customer's card; a depository 68 for accepting deposit and payment envelopes, a cash dispensing mechanism 66, and a printer 69. The CAT 6 also includes more advanced structures, such as a dynamic touch screen 62 that utilizes color graphics. This interface is more versatile than many other ATMs in that it is readily reconfigurable to accommodate newly developed functionality. It further provides an interactive display in which buttons and keys are replaced with images of familiar-three-dimensional objects, such as a keyboard." Downing US 5,963,647 col. 4, line 61-col. 5, line 6).

### ***Claim Rejections - 35 USC § 103***

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to

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be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. Claims 10, 11 & 15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Rangarajan US 6185609 B1 in view of Broadbent Pub. No. US 2001/0037287 A1.

As for claim 10, Rangarajan 6185609 B1 shows a system as recited in claim 1.

Rangarajan US 6185609 B1 does not teach a system wherein said rules can be changed using voice commands

Broadbent Pub. No. US 2001/0037287 A1 shows a transaction processed by voice input. ("A computer implemented method is disclosed for processing a loan application wherein the system receives a request to process a loan, the request being by voice input; wherein the system generates a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal and state law; and distributes one or more of the required tasks to one or more persons capable of performing one or more of the tasks."

Broadbent Pub. No. US 2001/0037287 A1, paragraph [0028])

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Rangarajan US 6185609 B1 to include voice

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input in order to “allow a third party originator to simply dial a phone number and perform functions through a voice activated system, applicants have made it easier for these individuals to interrogate, report, and check the status of information associated with the work they are performing in behalf of their clients.” (Broadbent Pub. No. US 2001/0037287 A1, paragraph [0012])

As for claim 11, Rangarajan 6185609 B1 shows a system as recited in claim 1.

Rangarajan US 6185609 B1 does not teach rules are stored in a relational database.

Broadbent Pub. No. US 2001/0037287 A1 shows a system wherein said rules are stored in a relational database (“An integrated relational database management system is utilized to maintain persistent data and to permit and facilitate queries and reports against the persistent data. Broadbent Pub. No. US 2001/0037287 A1 paragraph [0105])

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Rangarajan US 6185609 B1 to include a relational database in order to “to maintain persistent data and to permit and facilitate queries and reports against the persistent data.” (Broadbent Pub. No. US 2001/0037287 A1 paragraph [0105])

As for claim 15, Rangarajan 6185609 B1 shows a system as recited in claim 1.

Rangarajan US 6185609 B1 does not teach a messaging voice gateway

Broadbent Pub. No. US 2001/0037287 A1 shows a messaging voice gateway ("A computer implemented method is disclosed for processing a loan application wherein the system receives a request to process a loan, the request being by voice input; wherein the system generates a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal and state law; and distributes one or more of the required tasks to one or more persons capable of performing one or more of the tasks."

Broadbent Pub. No. US 2001/0037287 A1, paragraph [0028])

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Rangarajan US 6185609 B1 to include a relational database in order to "to maintain persistent data and to permit and facilitate queries and reports against the persistent data." (Broadbent Pub. No. US 2001/0037287 A1 paragraph [0105])

9. Claims 23 & 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Downing US 5,963,647 in view of Broadbent Pub. No. US 2001/0037287 A1.

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As for claim 23, Downing US 5,963,647 shows a method as recited in claim 24.

Downing US 5,963,647 fails to show the authorizing said banking transaction being done by using voice commands

Broadbent Pub. No. US 2001/0037287 A1 shows a transaction processed by voice input. ("A computer implemented method is disclosed for processing a loan application wherein the system receives a request to process a loan, the request being by voice input; wherein the system generates a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal and state law; and distributes one or more of the required tasks to one or more persons capable of performing one or more of the tasks." Broadbent Pub. No. US 2001/0037287 A1, paragraph [0028])

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Downing US 5,963,647 to include voice input in order to "allow a third party originator to simply dial a phone number and perform functions through a voice activated system, applicants have made it easier for these individuals to interrogate, report, and check the status of information associated with the work they are performing in behalf of their clients." (Broadbent Pub. No. US 2001/0037287 A1, paragraph [0012])

As to claim 30, Downing US 5,963,647 shows method as recited in claim 24.

Downing US 5,963,647 fails to teach said messaging service as a voice command.

Broadbent Pub. No. US 2001/0037287 A1 shows a voice input. ("A computer implemented method is disclosed for processing a loan application wherein the system receives a request to process a loan, the request being by voice input; wherein the system generates a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal and state law; and distributes one or more of the required tasks to one or more persons capable of performing one or more of the tasks." Broadbent Pub. No. US 2001/0037287 A1, paragraph [0028])

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Downing US 5,963,647 to include voice input in order to "allow a third party originator to simply dial a phone number and perform functions through a voice activated system, applicants have made it easier for these individuals to interrogate, report, and check the status of information associated with the work they are performing in behalf of their clients." (Broadbent Pub. No. US 2001/0037287 A1, paragraph [0012])

***Conclusion***

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Hills (US 6164528 A) shows a point of sale system designed to read information from a consumer's check, credit card, or manual input with a subsequent debiting of a consumer's account and crediting merchant's account for the goods or services provided. Point of sale terminals accept a form of credit card with a consumer's bank account information encoded thereon or in the alternative to read the MICR number from a consumer's check in order to verify that a consumer has an appropriate balance to conduct the transaction with a given merchant. Thereafter the transaction of that information is transmitted to a central computer system, which verifies the consumer's credit worthiness and stores the transaction event information for subsequent bank reconciliation via the ACH or other competing network. The invention eliminates the need for paper checks with all bank reconciliation being accomplished electronically. It also includes fraud protection provisions such as velocity controls, social security checks, and scans, and has the further flexibility to differentiate between "first time" consumer usage and those limits otherwise assigned to "known" consumer accounts.

Stupek (US 6131118 A) shows a management server for a network that facilitates and performs programmable event driven processing including event detection logic that receives and processes any of a plurality of event



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notifications transmitted via the network and that invokes at least one corresponding construction. Each event notification corresponds to the occurrence of management events and supports registration of listeners of each management event. The construction editor facilitates defining a relationship between the executable components to generate constructions and performs registration of the constructions with the event detection logic as a listener of management events. Each construction, when invoked, executes its components according to the defined relationship to perform at least one desired management operation.

Buzzeo (US 6125363 A) shows an object-oriented multi-threaded application development system and method for developing resource information software, wherein the application development framework is made up of three tiers. The first tier comprises at least one computer running a web browser, where the web browser is capable of running an object-orientated applet. The second tier similarly comprises at least one computer, wherein the computer runs a web server, a report server, and an application server. The first and second tiers are connected through a network. The third tier comprises at least a third computer, wherein the third computer runs an object-orientated database management system.

Lee (US 5475377 A) shows an electronic identification system having remote automatic response capability comprising a wireless portable electronic

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apparatus for data transmission and reception and a wireless automatic identification control apparatus, and an automatic identification control method thereof. The portable electronic apparatus (100) comprises a memory for storing a user access code and password plus a specific code which are assigned to at least one automatic identification control apparatus, a receiver, a transmitter, and a controller for generating an identification signal using the user access code if a received specific code matches one of a plurality of specific codes registered in the first memory. The automatic identification control apparatus comprises a second memory for storing user access codes assigned to at least one portable electronic apparatus, a specific code and an administrator's password, a detector, a transmitter, a receiver, a controller for generating a call signal using the specific code and generating a control signal in response to the received identification signal if the received user access code matches one of a plurality of user access codes registered in the second memory, and a driver for driving a piece of equipment to be operated in response to the control signal. Since the automatic identification is carried out by means of a mutual call and acknowledgement procedure, integration of various identification control apparatuses is made possible, while enhancing convenience and improving security and safety.

Davis (US 6105008 A) shows a system using a smart card for payment of goods and/or services purchased on-line over the Internet. A client module on a client terminal controls the interaction with a consumer and interfaces to a card reader

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which accepts the consumer's smart card and allows loading and debiting of the card. Debiting works in conjunction with a merchant server and a payment server. Loading works in conjunction with a bank server and a load server. The Internet provides the routing functionality between the client terminal and the various servers. A payment server on the Internet includes a computer and a security module (or a security card in a terminal) to handle the transaction, data store and collection. The client terminal sends a draw request to the payment server. The payment server processes, confirms and replies to the merchant server (optionally by way of the client terminal). To load value, the client terminal requests a load from a user account at the bank server. A load request is sent from the card to the load server, which processes, confirms and replies to the bank server (optionally by way of the client terminal). The bank transfers loaded funds to the card issuer for later settlement for a merchant.

Joao (US 6047270 A) shows an apparatus and method for providing account security which includes a receiver for usage of an electronic money account, wherein limitations and a restrictions are received from an account holder, a memory device for storing the limitations and a restrictions, and a processor for processing a transaction on the electronic money account. The processor generates a first signal, which contains information for one of approving and disapproving the transaction. Account security includes a receiver for receiving limitations and a restrictions on usage of a brokerage account in real-time, a

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memory device for storing them, and a processor for processing the transaction.

The processor generates a first signal, which contains information for one of approving and disapproving the transaction.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Gerald C. Vizvary whose telephone number is 571-270-3268. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Khoi Tran can be reached on 571-272-6919. The fax phone number for the organization where this application or proceeding is assigned is 571-270-4268.

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